

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEBORAH S REGGANS

Debtor(s)

Case No. 05-34988

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2005.
- 2) The plan was confirmed on 11/29/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/26/2010.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,800.00.
- 10) Amount of unsecured claims discharged without payment: \$7,867.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,124.30
Less amount refunded to debtor	\$726.97

**NET RECEIPTS:** **\$20,397.33**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$967.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,667.34**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUD'S AMBULANCE SERVICE	Unsecured	117.00	NA	NA	0.00	0.00
CENTRIX FUNDS SERIES CLPF	Unsecured	NA	0.00	0.00	0.00	0.00
CENTRIX FUNDS SERIES CLPF	Secured	13,798.00	13,338.23	13,338.23	13,338.23	2,881.37
DEPENDON COLLECTION SERVICE	Unsecured	337.00	NA	NA	0.00	0.00
EXCELL LLC ST THERESE	Unsecured	190.00	NA	NA	0.00	0.00
FAMILY CHRISTIAN HEALTH	Unsecured	510.84	NA	NA	0.00	0.00
ILLINOIS INDIANA EMI MED SVC	Unsecured	188.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	1,899.00	NA	NA	0.00	0.00
INSTANT CASH ADVANCE	Unsecured	290.00	NA	NA	0.00	0.00
LERNERS	Unsecured	100.00	NA	NA	0.00	0.00
MARAUDER CORPORATION	Unsecured	522.00	NA	NA	0.00	0.00
MCI WORLDCOM	Unsecured	88.00	NA	NA	0.00	0.00
MONEY MARKET	Unsecured	394.85	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS	Secured	322.00	322.00	322.00	322.00	68.33
MONTEREY FINANCIAL SVCS	Unsecured	NA	120.06	120.06	120.06	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	166.34	NA	NA	0.00	0.00
PREFERRED CASH	Unsecured	350.00	NA	NA	0.00	0.00
RADIOLOGY IMAGING CONSULTANT	Unsecured	74.00	NA	NA	0.00	0.00
SAGETELE.COM	Unsecured	83.42	NA	NA	0.00	0.00
SPRINT	Unsecured	186.30	NA	NA	0.00	0.00
ST JAMES HOSPITAL	Unsecured	1,257.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	443.69	NA	NA	0.00	0.00
SUBURBAN HEIGHTS MEDICAL CTR	Unsecured	321.00	NA	NA	0.00	0.00
SUN CASH	Unsecured	144.25	NA	NA	0.00	0.00
USA PAYDAY LOANS	Unsecured	205.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,338.23	\$13,338.23	\$2,881.37
All Other Secured	\$322.00	\$322.00	\$68.33
<b>TOTAL SECURED:</b>	<b>\$13,660.23</b>	<b>\$13,660.23</b>	<b>\$2,949.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$120.06</b>	<b>\$120.06</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,667.34</u>
Disbursements to Creditors	<u>\$16,729.99</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$20,397.33</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/18/2010

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.